

Table I.D.3.b(1998) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.1%	21.3%	32.7%	32.4%	28.2%	22.3%	28.4%	24.5%
Industry group **								
Agric., fish., forest.	24.0%	--	--	--	--	--	20.7%	25.4%
Mining	16.2%*	--	3.3%*	19.9%*	12.7%*	20.1%*	3.5%*	17.0%*
Construction	25.8%	13.4%	25.2%	36.9%	25.4%	27.1%	24.4%	27.1%
Manufacturing	17.3%	30.5%	24.8%	23.9%	21.4%	14.2%	27.9%	16.3%
Transp., commu., util.	16.5%	28.3%	20.4%*	26.5%	24.1%	14.2%	24.5%	15.8%
Wholesale trade	26.9%	14.3%*	37.7%	31.7%	26.1%	25.9%	30.3%	26.2%
Retail Trade	33.6%	19.7%	32.2%	39.0%	37.4%	33.2%	28.5%	34.5%
Fin., ins., real est.	27.3%	24.1%	31.7%	29.1%	32.0%	25.9%	26.3%	27.4%
Services	29.4%	23.6%	38.6%	37.6%	33.1%	25.4%	30.8%	29.1%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	24.8%	21.8%	32.6%	33.5%	28.0%	21.7%	29.7%	23.9%
For profit, unincorporated	30.2%	26.4%	36.2%	29.3%	28.7%	33.3%	30.1%	30.3%
Nonprofit	24.4%	11.2%*	31.0%	26.6%	26.4%	23.7%	19.1%	25.7%
Unknown	26.3%	--	--	38.8%	44.0%	24.3%	34.8%	26.3%
Age of firm								
Less than 5 years	28.7%	23.9%	44.8%	32.6%	28.6%	14.2%*	33.8%	22.6%
5-9 years	29.5%	21.3%	31.4%	43.0%	26.6%	21.3%	30.1%	29.0%
10-19 years	30.9%	22.1%	32.0%	34.8%	35.9%	25.7%	28.6%	32.3%
20 or more years	23.2%	19.8%	30.3%	29.7%	26.1%	18.5%	26.4%	22.4%
Unknown	24.8%	--	42.9%*	37.1%	28.4%	24.4%	46.7%	24.7%
Multi/single status								
2 or more locations	24.3%	32.7%	22.9%	32.0%	28.8%	22.7%	29.7%	24.1%
1 location only	27.7%	20.9%	34.1%	32.6%	26.5%	11.4%	28.2%	27.0%
Percent full-time employees								
Less than 25%	21.1%	9.6%*	11.6%*	15.3%*	26.9%	29.2%	13.5%*	24.6%
25-49 %	21.9%	20.4%	25.4%	25.0%	30.9%	19.8%	20.6%	22.1%
50-74 %	29.5%	20.2%	42.8%	36.2%	30.8%	28.1%	30.5%	29.3%
75% or more	24.9%	21.5%	32.2%	32.5%	27.9%	22.0%	28.6%	24.2%
Union presence								
No union employees	28.6%	22.5%	33.6%	36.2%	30.8%	25.5%	30.0%	28.2%
Has union employees	14.6%	18.1%*	14.1%	9.1%	15.8%	14.8%	14.0%	14.7%
Unknown	24.4%	8.4%*	42.3%	36.9%	32.8%	22.9%	24.6%*	24.4%
Percent low wage employees **								
50% or more low wage	30.4%	27.7%	22.5%	29.4%	37.3%	29.5%	26.9%	31.7%
Less than 50% low wage	25.4%	21.8%	33.0%	32.5%	26.7%	19.5%	28.8%	24.2%
Unknown	24.5%	11.6%*	30.7%	33.4%	34.0%	23.7%	21.1%	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(1998) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.86%	1.76%	1.47%	1.01%	0.57%	0.96%	0.55%
Industry group **								
Agric., fish., forest.	1.84%	--	--	--	--	--	4.33%	5.09%
Mining	5.34%*	--	2.15%*	8.32%*	11.02%*	8.83%*	7.41%*	5.54%*
Construction	1.99%	2.83%	4.15%	3.95%	4.24%	2.78%	2.41%	2.43%
Manufacturing	0.93%	5.76%	4.12%	2.42%	1.72%	1.03%	2.29%	0.84%
Transp., commu., util.	1.94%	7.66%	10.49%*	3.09%	2.86%	2.32%	4.37%	2.06%
Wholesale trade	1.52%	5.22%*	4.15%	3.57%	1.88%	2.72%	3.51%	1.88%
Retail Trade	0.99%	4.35%	3.38%	2.33%	2.51%	1.13%	2.24%	1.08%
Fin., ins., real est.	0.67%	5.87%	5.63%	3.24%	2.56%	0.74%	2.56%	0.65%
Services	1.06%	2.19%	2.59%	2.94%	1.38%	1.71%	1.37%	1.34%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.53%	1.77%	1.79%	1.60%	1.27%	0.78%	0.83%	0.58%
For profit, unincorporated	2.17%	3.10%	6.16%	4.44%	4.42%	3.62%	3.26%	2.13%
Nonprofit	1.87%	3.83%*	3.94%	3.15%	2.12%	2.91%	2.35%	2.20%
Unknown	2.30%	--	--	7.06%	5.65%	2.11%	10.42%	2.31%
Age of firm								
Less than 5 years	3.31%	2.49%	5.52%	3.94%	4.67%	4.41%*	3.35%	4.59%
5-9 years	2.80%	2.79%	3.64%	4.49%	3.39%	4.86%	2.00%	4.64%
10-19 years	1.53%	2.99%	3.59%	2.24%	2.36%	2.90%	1.56%	2.09%
20 or more years	0.76%	2.29%	2.10%	1.68%	1.22%	1.04%	1.08%	0.83%
Unknown	0.56%	--	13.22%*	4.07%	1.87%	0.57%	8.17%	0.56%
Multi/single status								
2 or more locations	0.65%	4.33%	4.12%	2.18%	1.23%	0.61%	1.60%	0.67%
1 location only	0.89%	1.83%	1.92%	1.52%	1.13%	3.02%	1.06%	1.46%
Percent full-time employees								
Less than 25%	2.21%	4.70%*	7.06%*	5.14%*	5.59%	3.58%	4.73%*	2.58%
25-49 %	4.21%	6.12%	3.86%	7.33%	3.14%	5.57%	3.92%	4.81%
50-74 %	1.37%	2.71%	8.30%	3.42%	2.92%	2.57%	2.82%	1.77%
75% or more	0.61%	2.02%	1.65%	1.55%	1.10%	0.62%	0.97%	0.64%
Union presence								
No union employees	0.69%	1.56%	2.06%	0.83%	1.15%	1.04%	1.10%	0.93%
Has union employees	0.91%	6.80%*	3.92%	2.39%	1.25%	0.99%	2.65%	0.93%
Unknown	1.55%	11.74%*	8.75%	5.72%	4.05%	1.72%	8.36%*	1.55%
Percent low wage employees **								
50% or more low wage	2.01%	7.77%	6.46%	4.05%	3.80%	3.71%	4.10%	2.73%
Less than 50% low wage	0.83%	1.75%	1.95%	1.57%	0.98%	1.22%	0.87%	0.94%
Unknown	0.66%	5.07%*	9.04%	4.25%	2.56%	0.65%	4.67%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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